

**UNITED STATES BANKRUPTCY COURT**

Eastern District of California

Honorable Robert S. Bardwil  
Bankruptcy Judge  
Modesto, California

**June 3, 2014 at 10:00 a.m.**

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**INSTRUCTIONS FOR PRE-HEARING DISPOSITIONS**

**1. Matters resolved without oral argument:**

The court will prepare a civil minute order on each matter listed. If the moving party wants a more specific order, it should submit a proposed amended order to the court.

If the moving party has received a response or is aware of any reason, such as a settlement, that a response may not have been filed, the moving party must contact Nancy Williams, the Courtroom Deputy, at (916) 930-4580 at least one hour prior to the scheduled hearing.

**2. The court will not continue any short cause evidentiary hearings scheduled below.**

**3. If a matter is denied or overruled without prejudice, the moving party may file a new motion or objection to claim with a new docket control number. The moving party may not simply re-notice the original motion.**

**4. If no disposition is set forth below, the matter will be heard as scheduled.**

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1.	13-90806-D-13	DAVID/MAELENA SMITH	MOTION TO CONFIRM PLAN
	PLG-1		4-24-14 [85]

2.	13-92208-D-13	JUAN/MARISELA MEJIA	MOTION TO CONFIRM PLAN
	CJY-1		4-14-14 [39]

**Final ruling:**

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

3. 11-91314-D-13 DANA/MICHELLE BELLOLI  
JDP-1

MOTION TO VALUE COLLATERAL OF  
PNC BANK, N.A.  
5-1-14 [46]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of PNC Bank, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of PNC Bank, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

4. 13-92116-D-13 DIANA ROCHA  
ARM-1

CONTINUED MOTION TO APPROVE  
POST PETITION DUES OF  
CEDARBROOK HOMEOWNERS  
ASSOCIATION AS AN  
ADMINISTRATIVE PRIORITY  
4-8-14 [44]

**Tentative ruling:**

This is the motion of Cedarbrook Homeowners Association (the "HOA"), the homeowner's association for a rental property owned by the debtor, for approval of unpaid post-petition dues as an administrative claim in this case. The debtor has filed opposition, and the HOA has filed declarations in reply. For the following reasons, the motion will be granted in part.

In support of the motion, Sherri Lucy, of Management Alternative, the HOA's property manager, testified that the debtor's unpaid post-petition dues amounted to five months' worth (December 2013 through April 2014), at \$265 each, for a total of \$1,325, plus late fees at \$26.50 per month, for a total post-petition claim of \$1,457.50. In opposition, the debtor testifies that (1) her dues for the month of December 2013 (the month in which her bankruptcy petition was filed) are pre-petition dues, and should be included in the HOA's claim for the same; and (2) since her petition was filed, she has paid all post-petition payments that have come due, including the one for May 2014, but her payments "have yet to be cashed" by the HOA. D. Rocha Decl., filed May 13, 2014, at 2:2. In reply, the HOA acknowledges it has received checks for five post-petition payments, all received on or after April 2, 2014. (The HOA does not yet have confirmation that the last two checks have cleared the debtor's account.)

The court agrees with the debtor's first contention - that the dues for December 2013 were "due" December 1, 2013, and thus, because the debtor's petition was filed December 2, 2013, those dues are not part of the HOA's post-petition claim. Under California law, an assessment of homeowner's dues "shall be a debt of the owner . . . at the time the assessment or other sums are levied." Cal. Civ. Code § 5650(a); see also In re Moreno, 479 B.R. 553, 564-65 (Bankr. E.D. Cal. 2012). A transaction listing filed with Ms. Lucy's declaration demonstrates that the

December 2013 dues were assessed on December 1, 2013; thus, they became a debt that day, and constitute a pre-petition debt, regardless of the fact that they did not become "delinquent," for purposes of the HOA's right to assess a late charge, until December 15, 2013. As the HOA was not entitled to assess a late charge until December 15, 2013 (see Cal. Civ. Code § 5650(b)(2)), the late charge is part of its post-petition claim.

With one exception, the court also agrees with the debtor's second contention - that since her petition was filed, she has paid all post-petition payments that have come due (assuming her last two checks have cleared her account). The exception is that the debtor has paid no late charges, although her exhibits - copies of checks and certified mail return receipts - demonstrate that all five payments - those for January through May 2014, have been made late. Thus, the HOA has a post-petition claim in the amount of five late charges, a total of \$132.50, and the motion will be granted to the extent that the HOA will be allowed an administrative claim in that amount. Further, given that the debtor has made all five post-petition payments late - four of them more than a month late, and given that both plans the debtor has proposed in this case have proposed a 0% dividend to general unsecured creditors (suggesting the debtor's budget is already at its limit) - the court questions whether, from a feasibility standpoint, the debtor is a suitable candidate for chapter 13, but that issue is not before the court at this time.

Finally, the court will decline the HOA's request for a finding that the debtor's dues for June 2014 forward, if not paid, will have the status of administrative claims. Nothing about this chapter 13 case or any plan the debtor may propose will abrogate the debtor's obligation to make ongoing payments of HOA dues on a timely basis; if she fails to do so, the HOA may take such action as is appropriate at that time.

The court will hear the matter.

5. 14-90624-D-13 GREGORY/JULIE RICHIE  
BSH-1

MOTION TO VALUE COLLATERAL OF  
HSBC MORTGAGE SERVICES, INC.  
5-2-14 [12]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of HSBC Mortgage Services, Inc. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of HSBC Mortgage Services, Inc.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

6. 09-93925-D-13 EMMETT TEMPLETON  
JDP-1

MOTION TO VALUE COLLATERAL OF  
CITIBANK, N.A.  
4-22-14 [68]

**Final ruling:**

This is the debtor's motion to value collateral of Citibank, N.A. - a second position deed of trust against the debtor's residence. The motion will be denied because the evidence in support of the motion demonstrates that the moving party is not entitled to the relief requested. The motion states that the amount due on the first deed of trust is \$260,000, and the value of the property is \$130,000. In contrast, the debtor's supporting declaration gives the same amount, \$260,000, as the amount due on the first, but states that the debtor values the property at \$297,000. At that value, there is equity in the property to secure the second deed of trust, and the motion will be denied.

The motion will be denied by minute order. No appearance is necessary.

7. 09-93232-D-13 DENNIS/AMY HARPER  
JDP-1

MOTION TO VALUE COLLATERAL OF  
HSBC BANK USA, N.A.  
4-22-14 [42]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of HSBC Bank USA, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of HSBC Bank USA, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

8. 11-92532-D-13 ARMANDO/MYRNA VERDIN  
JDP-1

MOTION TO VALUE COLLATERAL OF  
JP MORGAN CHASE BANK, N.A.  
4-30-14 [38]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of JP Morgan Chase Bank, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of JP Morgan Chase Bank, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

9. 12-93234-D-13 TOMMY/TENICIA WILLIAMS MOTION TO MODIFY PLAN  
JCK-2 4-17-14 [48]

**Final ruling:**

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

10. 13-91935-D-13 EMILIO REBOLLEDO AND MOTION TO CONFIRM PLAN  
TOG-4 MARIA FERNANDEZ 4-8-14 [58]

11. 14-90335-D-13 JULIA HALE OBJECTION TO CONFIRMATION OF  
BSG-1 PLAN BY CONTRA COSTA COUNTY  
TREASURER-TAX COLLECTOR  
5-2-14 [16]

12. 09-90638-D-13 DAVID/RENEE ESHOO MOTION TO VALUE COLLATERAL OF  
JDP-1 BANK OF AMERICA, N.A.  
4-22-14 [94]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

13. 09-90638-D-13 DAVID/RENEE ESHOO  
JDP-2

MOTION TO VALUE COLLATERAL OF  
BANK OF AMERICA, N.A.  
4-22-14 [98]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

14. 13-91638-D-13 SHAWNTE PRIEST  
PGM-2

CONTINUED MOTION TO CONFIRM  
PLAN  
3-17-14 [62]

15. 14-90338-D-13 JAMES/KELLY FEE  
RDG-1

OBJECTION TO CONFIRMATION OF  
PLAN BY TRUSTEE RUSSELL D.  
GREER  
5-2-14 [14]

16. 11-92139-D-13 MUBEEN SYED  
JDP-1

MOTION TO VALUE COLLATERAL OF  
PNC BANK, N.A.  
4-22-14 [45]

**Final ruling:**

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of PNC Bank, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of PNC Bank, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

17. 13-91540-D-13 ALONSO/MARTHA ORTEGA  
CJY-1

MOTION TO VALUE COLLATERAL OF  
INTERNAL REVENUE SERVICE  
5-1-14 [19]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Internal Revenue Service at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Internal Revenue Service's secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

18. 14-90341-D-13 FELIPE VELASCO AND ALMA  
TOG-1 CARRENO

MOTION TO VALUE COLLATERAL OF  
WELLS FARGO BANK, N.A.  
4-25-14 [32]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Wells Fargo Bank, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Wells Fargo Bank, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

19. 14-90341-D-13 FELIPE VELASCO AND ALMA  
TOG-4 CARRENO

MOTION TO CONFIRM PLAN  
4-9-14 [27]

20. 14-90553-D-13 RICK/MARVELYN SOUZA  
TOG-1

MOTION TO VALUE COLLATERAL OF  
BANK OF AMERICA, N.A.  
5-1-14 [9]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

21. 14-90154-D-13 RENEE VENTURA MOTION TO CONFIRM PLAN  
SDM-1 4-16-14 [19]

22. 14-90154-D-13 RENEE VENTURA MOTION TO VALUE COLLATERAL OF  
SDM-2 CARRINGTON RESOLUTION  
4-30-14 [29]

**Final ruling:**

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of Carrington Resolution at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Carrington Resolution's secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

23. 12-91858-D-13 CURTIS/CONSTANCE HOLLEY MOTION TO INCUR DEBT  
JAD-1 5-7-14 [31]

24. 12-90664-D-13 CAIN ZUNIGA AND ROSEMARY MOTION TO MODIFY PLAN  
CJY-3 SALINAS 4-21-14 [39]

**Final ruling:**

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.



25. 14-90266-D-13 CAROLINE CLINK-CRAWFORD MOTION TO AVOID LIEN OF UNIFUND  
JDP-1 CCR PARTNERS  
5-6-14 [22]

**Final ruling:**

This case was converted to a case under Chapter 7 on May 21, 2014. As a result the hearing on this motion is continued to June 12, 2014 at 10:30 a.m. to be heard by the Hon. Ronald H. Sargis. No appearance is necessary on June 3, 2014.

26. 14-90266-D-13 CAROLINE CLINK-CRAWFORD MOTION TO AVOID LIEN OF  
JDP-2 PROFESSIONAL COLLECTION  
CONSULTANTS  
5-6-14 [28]

**Final ruling:**

This case was converted to a case under Chapter 7 on May 21, 2014. As a result the hearing on this motion is continued to June 12, 2014 at 10:30 a.m. to be heard by the Hon. Ronald H. Sargis. No appearance is necessary on June 3, 2014.

27. 14-90372-D-13 HOMER/HELEN MALDONADO OBJECTION TO CONFIRMATION OF  
RDG-1 PLAN BY RUSSELL D. GREER  
5-2-14 [22]

28. 11-92473-D-13 GEORGE/RACHAEL CASTRO MOTION TO MODIFY PLAN  
JDP-2 4-21-14 [72]

**Final ruling:**

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

29.	14-90380-D-13	DENNIS/CHRISTA MEYERS	OBJECTION TO CONFIRMATION OF
	RDG-1		PLAN BY RUSSELL D. GREER
			5-2-14 [20]

30.	12-91983-D-13	DEEPESH/KRISTEN CHAND	MOTION TO MODIFY PLAN
	CJY-4		4-24-14 [57]

**Final ruling:**

The relief requested in the motion is supported by the record and no timely opposition to the motion has been filed. Accordingly, the court will grant the motion by minute order and no appearance is necessary. The moving party is to lodge an order confirming the plan, amended plan, or modification to plan, and shall use the form of order which is attached as Exhibit 2 to General Order 05-03. The order is to be signed by the Chapter 13 trustee approving its form prior to the order being submitted to the court.

31.	09-93189-D-13	TONY TRUONG	MOTION TO VALUE COLLATERAL OF
	JDP-1		CITIBANK, N.A.
			4-22-14 [88]

**Final ruling:**

The matter is resolved without oral argument. This is the debtor's motion to value the secured claim of Citibank, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtor's residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Citibank, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

32.	11-93492-D-13	KEVIN/BOBBIE YOUNG	MOTION FOR RELIEF FROM
	JHW-1		AUTOMATIC STAY
	TD AUTO FINANCE, LLC VS.		5-1-14 [111]

33. 09-90993-D-13 JOHN/DONNA ACKERMAN  
JDP-1

MOTION TO VALUE COLLATERAL OF  
BANK OF AMERICA, N.A.  
5-6-14 [67]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

34. 11-91793-D-13 JOEL RAMIREZ AND OFELIA  
JDP-1 PEREZ

MOTION TO VALUE COLLATERAL OF  
BANK OF AMERICA, N.A.  
5-1-14 [39]

**Final ruling:**

The matter is resolved without oral argument. This is the debtors' motion to value the secured claim of Bank of America, N.A. at \$0.00, pursuant to § 506(a) of the Bankruptcy Code. The creditor's claim is secured by a junior deed of trust on the debtors' residence and the amount owed on the senior encumbrance exceeds the value of the real property. No timely opposition has been filed and the relief requested in the motion is supported by the record. As such, the court will grant the motion and set the amount of Bank of America, N.A.'s secured claim at \$0.00 by minute order. No further relief will be afforded. No appearance is necessary.

35. 14-90295-D-13 LORENZO OJEDA  
RDG-3

OBJECTION TO DEBTOR'S CLAIM OF  
EXEMPTIONS  
4-23-14 [37]

**Final ruling:**

This case was dismissed on April 25, 2014. As a result the objection will be overruled by minute order as moot. No appearance is necessary.

36. 14-90001-D-13 LENA BAKER  
LOB-2

MOTION TO RECONSIDER AND VACATE  
OR AMEND THE ORDER TO DISMISS  
CASE  
5-9-14 [92]

**Final ruling:**

The court finds that a hearing will not be helpful and is not necessary. This is the debtor's motion to reconsider and vacate or to amend the court's April 25, 2014 order dismissing this case. For the following reasons, the motion will be denied.

First, the notice of hearing did not comply with the court's local rules. The moving party gave only 25 days' notice of the hearing; thus, the moving party was required to advise potential respondents in the notice of hearing that no written opposition was required. LBR 9014-1(f)(2)(C) and (d)(3). Instead, the notice of hearing stated that those not wanting the court to vacate the dismissal order or

wanting the court to consider their views should appear at the hearing. However, the notice also stated, "If you mail your response to the Court for filing, you must mail it early enough so the Court will receive it before the date of the hearing on this motion. You must also mail a copy of any written and filed response to the Debtor's attorney . . . ." Notice of Hearing, filed May 9, 2014, at 1:31-2:1. These steps are not required by the local rules for a motion brought under LBR 9014-1(f)(2). These directions may well have discouraged potential respondents from appearing at the hearing, and should not have been included in the notice.

Second, there is insufficient evidence of service. The proof of service states that the notice, motion, supporting declaration, and proof of service were served "on the United States Trustee Russell Greer" "by facsimile transmission." Russell Greer is not the United States Trustee, and the fax number used is not given. As a result, the court cannot determine whether the United States Trustee or Russell Greer was served. Further, the moving party failed to serve any of the creditors in the case, despite the fact that their interests would clearly be impacted by an order vacating the dismissal.

Third, the moving papers fail to state a reason for the relief requested and do not include any evidence supporting such relief, as required by LBR 9014-1(d)(6). The motion states that "[t]he debtor has filed documents under seal with the court clerk that serve as the basis for this motion." Motion to Reconsider, filed May 9, 2014, at 1:20-21. Not so. The filing of documents under seal is governed by § 107(b) and (c) of the Bankruptcy Code and Fed. R. Bankr. P. 9018, pursuant to which documents may be filed under seal only with the permission of the court. In this case, the debtor has not sought permission to file any documents under seal. The only document filed in support of this motion is a declaration of the debtor's attorney, who states only: "3. Lena Baker filed a bankruptcy petition on January 1, 2014. 4. The meeting of creditors was held on February 19th, 2014. 5. The court granted the trustee's order [sic] to dismiss the debtor case on April 25, 2014. 6. The debtor through their attorney has filed a motion to vacate and reconsider. 7. Counsel prays that this court grants debtors [sic] motion to vacate and reconsider." B. Robinson Decl., filed May 9, 2014, at 1:21-26. The declaration purports to set forth no grounds at all for the granting of the motion.

As a result of these service and notice defects, because the moving papers fail to give a basis for the relief requested, and because there is no evidence supporting the relief requested, the motion will be denied by minute order. No appearance is necessary.

37. 11-91970-D-13 HAL/KAREN MCMURPHY  
DCJ-1

MOTION TO VALUE COLLATERAL OF  
U.S. BANK, N.A.  
5-19-14 [33]

38. 09-90678-D-13 JAMES/SHEMEKA BOND  
JCK-7

MOTION TO INCUR DEBT  
5-15-14 [141]